

Foreclosure Prevention Assistance Programs for Illinois Residents    Illinois Attorney General HELP FOR HOMEOWNERS (866) 544-7151

Program Name	Eligible Participants	Purpose of Program	Administered by	Contact Information	Deadline to Apply
<b>Countrywide Mortgage Fair Lending and Civil Rights Violations Settlement</b>	-The USDOJ has identified approximately 15,000 Hispanic and African American borrowers in Illinois whose mortgages were originated by Countrywide Eligible participants will be notified by the Settlement Agent for the USDOJ by July 31, 2012	Restitution for Illinois Countrywide minority borrowers in urban areas harmed by subprime mortgages with higher fees when better lending terms were offered to non minority borrowers with similar credit and income	US Department of Justice	<a href="mailto:countrywide.settlement@usdoj.gov">countrywide.settlement@usdoj.gov</a>  USDOJ: (800) 896-7743 option #3	The announcement of a Settlement Administrator will be announced Spring 2012. Eligible homeowners identified by the USDOJ will be contacted by July 31 2012
<b>Independent Foreclosure Review</b>	-Homeowners whose primary residence was in active foreclosure between January 1, 2009 and December 31, 2010, and whose home loan was serviced by a participating servicer may be eligible-  <a href="http://independentforeclosurereview.com/faq.aspx#FAQ4">http://independentforeclosurereview.com/faq.aspx#FAQ4</a>	Provides homeowners the opportunity to request an independent review of their foreclosure process. If the review finds that financial injury occurred as a result of errors, misrepresentations or other deficiencies in the servicer's foreclosure process, borrower may receive compensation	Office of the Comptroller of the Currency, US Department Treasury	<a href="http://www.independentforeclosurereview.com/">http://www.independentforeclosurereview.com/</a>  888-952-9105  Frequently Asked Questions can be found at: <a href="http://independentforeclosurereview.com/faq.aspx#FAQ4">http://independentforeclosurereview.com/faq.aspx#FAQ4</a>  Including a list of the servicers involved	Applications MUST be postmarked no later than <b>July 31, 2012</b>  Applications were mailed to most homeowners by December 31, 2011.  Contact IFR to request an application
<b>HARDEST HIT FUND</b>  <b>Hardest Hit Fund</b>	-Must be for Primary Residence -Homeowners are unemployed or a loss of at 25% or more of household income -Mortgage and deeds must have matching names	Assists unemployed or underemployed Illinois homeowners with up to \$25,000 assistance by bringing past due payments current and/or supplementing future payments up to 18 months	Illinois Housing and Development Authority through the US Department of Treasury	More information about eligibility is available and to Apply online at: <a href="https://www.illinoishardesthit.org/">https://www.illinoishardesthit.org/</a>  or call: (855) 873-7405	Applications are currently being accepted  Deadline: TBD
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<b>MAKING HOME AFFORDABLE</b>  <b>Home Affordability Modification Program</b>  <b>HAMP</b>	-You occupy the house as your primary residence. You obtained your mortgage on or before January 1, 2009. -You have a mortgage payment that is more than 31 percent of your monthly gross (pre-tax) income. -You owe up to \$729,750 on your home. -You have a financial hardship and are either delinquent or in danger of falling behind.	Assists employed homeowners struggling to pay their mortgages due to loss of income or other financial hardships	US Department of Treasury and HUD	Visit the Making Home Affordable website for information about all programs: <a href="http://www.makinghomeaffordable.gov">http://www.makinghomeaffordable.gov</a>  Does Fannie Mae or Freddie Mac own my mortgage?  <b>1-800-7FANNIE (8am to 8pm EST)</b> <a href="http://www.fanniemae.com/loanlookup">www.fanniemae.com/loanlookup</a>  <b>1-800-FREDDIE (8am to 8pm EST)</b> <a href="http://www.freddiemac.com/mymortgage">www.freddiemac.com/mymortgage</a>	December 31, 2013

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<b>MAKING HOME AFFORDABLE</b>  <b>Home Affordability Refinance Program</b>  <b>HARP</b>	-Mortgage is owned by Fannie Mae or Freddie Mac or -Sold to Fannie Mae or Freddie Mac before May 31, 2009 -No previous HARP    refinance -Borrower is current    on mortgage and no missed or late payments for the past 12 months	If you're <i>not</i> behind on your mortgage payments but you have been unable to get traditional refinancing because the value of your home has declined, you may be eligible to refinance through <b>HARP</b>	US Department of Treasury and HUD	Visit the Making Home Affordable website for information about all programs: <a href="http://www.makinghomeaffordable.gov">http://www.makinghomeaffordable.gov</a>  Does Fannie Mae or Freddie Mac own my mortgage? <b>1-800-7FANNIE (8am to 8pm EST)</b> <a href="http://www.fanniemae.com/loanlookup">www.fanniemae.com/loanlookup</a> <b>1-800-FREDDIE (8am to 8pm EST)</b> <a href="http://www.freddiemac.com/mymortgage">www.freddiemac.com/mymortgage</a>	December 31, 2013
<b>MAKING HOME AFFORDABLE</b>  <b>Home Affordability Foreclosure Alternatives HAFA</b>	Mortgage is owned by Fannie Mae or Freddie Mac  Homeowner is willing to pursue a short sale or Deed in Lieu of foreclosure	Home is no longer affordable for borrower  Allows for a graceful exit with possible funds to assist with relocation	US Department of Treasury and HUD	Visit the Making Home Affordable website for information about all programs: <a href="http://www.makinghomeaffordable.gov">http://www.makinghomeaffordable.gov</a> Does Fannie Mae or Freddie Mac own my mortgage?1 <b>800-7FANNIE (8am to 8pm EST)</b> <a href="http://www.fanniemae.com/loanlookup">www.fanniemae.com/loanlookup</a> <b>1-800-FREDDIE (8am to 8pm EST)</b> <a href="http://www.freddiemac.com/mymortgage">www.freddiemac.com/mymortgage</a>	December 31, 2013
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<b>MAKING HOME AFFORDABLE</b>  <b>Principal Reduction Alternative</b>	Mortgage is NOT owned by Fannie Mae or Freddie Mac  You owe more than the home is worth  Home is your primary residence	Assists homeowners with mortgages <b>NOT</b> owned by Fannie Mae or Freddie Mac  But owe more on their home than it is worth	US Department of Treasury and HUD	Visit the Making Home Affordable website for information about all programs: <a href="http://www.makinghomeaffordable.gov">http://www.makinghomeaffordable.gov</a>	December 31, 2013
<b>County Mediation Programs in Illinois</b>	Received a foreclosure summons and responds to the court program within 30 days  Peoria and Will County Mediation programs are MANDATORY  Cook and Madison County programs are not required, but recommended  Participation in all programs is free	Homeowners that have been served with a county court foreclosure complaint are assisted with navigating the foreclosure process	Only in Illinois Counties of:  <b>Cook</b>  <b>Madison</b>  <b>Will</b>  <b>Peoria</b>	Cook County Foreclosure Mediation: (877) 895-2444 (or 312.836.5222 TDD) or online at: <a href="http://cookcountyforeclosurehelp.org/">http://cookcountyforeclosurehelp.org/</a>  Madison County Foreclosure Mediation: (618) 296-4760 <a href="http://madisoncountycircuitcourt.org/courts/civil/foreclosure-mediation/">http://madisoncountycircuitcourt.org/courts/civil/foreclosure-mediation/</a>  Peoria County Mandatory Foreclosure Mediation: (309) 672-6084 Email: <a href="mailto:mmiller@peoriacounty.org">mmiller@peoriacounty.org</a> <a href="http://www.peoriacounty.org/courts/news?newsAction=single&amp;newsItemID=3224">http://www.peoriacounty.org/courts/news?newsAction=single&amp;newsItemID=3224</a>  Will County Mandatory Foreclosure Mediation: (815) 727-8592 <a href="http://www.willcountycircuitcourt.com">www.willcountycircuitcourt.com</a>	TBD  TBD  TBD  TBD